

Fill in this information to identify the case:

Debtor 1 Eloise Elizabeth McPike

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 18-23231-gmh

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to
identify the debtor's account: 5 1 9 8

Date of payment change:
Must be at least 21 days after date of this notice 09/01/2020

New total payment: \$ 670.39
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 472.95 New escrow payment: \$ 426.13

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Eloise Elizabeth McPike

First Name Middle Name Last Name

Case number (if known) 18-23231-gmh**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jon J. Lieberman

Signature

Date 07/27/2020

Print:

Jon J. Lieberman (OH 0058394)

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: July 23, 2020

ELOISE E MCPIKE
4344 N 29TH ST
MILWAUKEE WI 53216

Loan: XXXXXXXXXX
Property Address:
4344-A NORTH 29TH STREET
MILWAUKEE, WI 53216

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2020 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2020:
Principal & Interest Pmt:	244.26	244.26
Escrow Payment:	472.95	426.13
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$717.21	\$670.39

Escrow Balance Calculation	
Due Date:	Jul 01, 2019
Escrow Balance:	911.87
Anticipated Pmts to Escrow:	6,621.30
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$7,533.17

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(506.98)
Jun 2020		472.95		*		0.00	(34.03)
Jun 2020		472.95		*		0.00	438.92
Jul 2020		472.95		*		0.00	911.87
					Anticipated Transactions	0.00	911.87
Jul 2020		6,148.35					7,060.22
Aug 2020		472.95					7,533.17
	\$0.00	\$8,040.15	\$0.00	\$0.00			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Analysis Date: July 23, 2020

ELOISE E MCPIKE

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	7,533.17	3,835.19
Sep 2020	426.13	2,637.00	Homeowners Policy	5,322.30	1,624.32
Oct 2020	426.13			5,748.43	2,050.45
Nov 2020	426.13			6,174.56	2,476.58
Dec 2020	426.13			6,600.69	2,902.71
Jan 2021	426.13	2,476.58	City/Town Tax	4,550.24	852.26
Feb 2021	426.13			4,976.37	1,278.39
Mar 2021	426.13			5,402.50	1,704.52
Apr 2021	426.13			5,828.63	2,130.65
May 2021	426.13			6,254.76	2,556.78
Jun 2021	426.13			6,680.89	2,982.91
Jul 2021	426.13			7,107.02	3,409.04
Aug 2021	426.13			7,533.15	3,835.17
	<u>\$5,113.56</u>	<u>\$5,113.58</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 852.26. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 852.26 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 7,533.17. Your starting balance (escrow balance required) according to this analysis should be \$3,835.19. This means you have a surplus of 3,697.98. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 5,113.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	426.13
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$426.13</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN
MILWAUKEE DIVISION**

IN RE:

CASE NO. 18-23231-gmh

Eloise Elizabeth McPike

CHAPTER 13

Debtor.

JUDGE G. Michael Halfenger

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 27, 2020, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Eloise Elizabeth McPike, Debtor
4344 N. 29th St.
Milwaukee, WI 53216

Andrew M. Golanowski, Debtor's Counsel
wal@geracilaw.com

Brent J. Berning, Debtor's Counsel
wal@geracilaw.com

Felicia Petroff, Debtor's Counsel
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Scott Lieske, Chapter 13 Trustee
ecf@chapter13milwaukee.com

Office of the U.S. Trustee
ustpreion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

Jon Lieberman (OH 0058394)
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Loveland, OH 45140
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